#### United States Bankruptcy Court Western District of Washington

In re: Justin Scott Guthrie Debtor

Case No. 14-16771-KAO Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0981-2 User: admin Page 1 of 1 Date Rcvd: Dec 01, 2014 Form ID: finmgt Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2014.

db Justin Scott Guthrie, 20601 76th Ave SE, Snohomish, WA 98296-5169

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2014 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2014 at the address(es) listed below:

Jennifer L Aspaas on behalf of Special Request Security National Mortgage Company

ecf@rcolegal.com

Jennifer L Aspaas on behalf of Creditor Security National Mortgage Company ecf@rcolegal.com K Michael Fitzgerald courtmail@seattlech13.com

Keith P Scully on behalf of Special Request Boeing Employees Credit Union keith@newmanlaw.com,

john@newmanlaw.com,sarah@newmanlaw.com Martin E Snodgrass on behalf of Debtor Justin Scott Guthrie mes@snodgrasslaw.com,

las@snodgrasslaw.com

United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 6

### UNITED STATES BANKRUPTCY COURT

Western District of Washington 700 Stewart St, Room 6301 Seattle, WA 98101

In

Re: Case Number: 14–16771–KAO

Justin Scott Guthrie Chapter: 13

Debtor(s).

# NOTICE OF REQUIREMENT TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT (Official Bankruptcy Form 23)

You are notified that, subject to limited exceptions, a debtor (both debtors in a joint case) must complete an instructional course in personal financial management in order to receive a discharge under chapter 7, under chapter 13 or in certain individual chapter 11 cases where 11 U.S.C. § 1141(d)(3) applies. The "Debtor's Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management" (Official Bankruptcy Court Form 23) must be filed with the court by debtor or the course provider.

If you are exempt from the requirement of completing a financial management course under 11 U.S.C. § 109(h)(4), you must file Official Bankruptcy Form 23 and describe the reason for the exemption. If a hearing is necessary, the court will notify you of the date, time and place of a hearing to determine if you will be granted an exemption.

Unless you are exempt from the requirement, as described above, Official Bankruptcy Form 23 must be filed before a discharge can be entered in this case. In a chapter 7 case, the form must be filed within 60 days after the first date set for the meeting of creditors under § 341. In a chapter 13 case, the form must be filed no later than the date of the last payment made as required by the plan or the filing of a motion for entry of a discharge under § 1328(b). In a chapter 11 individual case where 11 U.S.C. § 1141(d)(3) applies, the form must be filed prior to completion of all payments under the confirmed plan. Failure to file the certification may result in your case being closed without an entry of discharge. If the debtor(s) subsequently files a motion to reopen the case to allow for the filing of the Official Bankruptcy Form 23, the debtor(s) must pay the filing fee due for reopening the case.

Dated: November 30, 2014

Mark L. Hatcher

Clerk of the Bankruptcy Court